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**INDIVIDUAL FACTORS THAT INFLUENCE KNOWLEDGE SHARING
INTENTION AMONG BANK EMPLOYEES IN NORTHERN REGION OF
MALAYSIA**



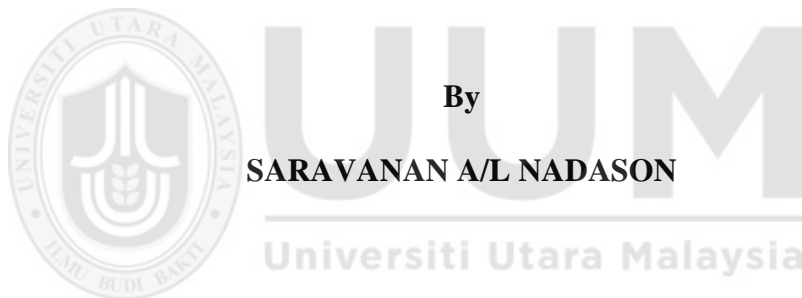
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UUM
Universiti Utara Malaysia

**MASTER OF HUMAN RESOURCE MANAGEMENT
UNIVERSITI UTARA MALAYSIA**

AUGUST 2019

**INDIVIDUAL FACTORS THAT INFLUENCE KNOWLEDGE SHARING
INTENTION AMONG BANK EMPLOYEES IN NORTHERN REGION OF
MALAYSIA**



By

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Thesis submitted to
School of Business Management,
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in Partial Fulfilment of the Requirement for the
Master of Human Resource Management (MHRM)



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ABSTRACT

The primary aim of this study was to observe whether attitude, subjective norms, perceived behavioural influenced knowledge sharing intention. This study was based on Theory of Planned Behaviour (TPB) to explain the relation between attitude, subjective norms, perceived behavioural control and intention. KS intention is important because it will determine the success of KS behaviour. A total of 136 bank employees from Perlis, Kedah and Penang participated in this study. Data was gathered through self-administered questionnaires and the collected data was analysed using SPSS software version 20 to test the hypothesis. The findings revealed that only subjective norms positively related to knowledge sharing intention. Finally, the practical and theoretical implications alongside the recommendations for future research were discussed.

Keywords: Intention, Attitude, Subjective Norms, Perceived Behavioural Control, Knowledge Sharing Intention, Banking Industry

ABSTRAK

Tujuan utama kajian ini adalah untuk melihat sama ada sikap, norma subjektif, dilihat tingkah laku dipengaruhi niat perkongsian pengetahuan. Kajian ini berdasarkan Teori Tingkahlaku Dirancang (TPB) untuk menjelaskan hubungan antara sikap, norma subjektif, kawalan tingkah laku dilihat dan niat. Niat perkongsian pengetahuan adalah penting kerana ia akan menentukan kejayaan kelakuan perkongsian pengetahuan. Seramai 136 pekerja bank dari Perlis, Kedah dan Pulau Pinang telah mengambil bahagian dalam kajian ini. Data dikumpulkan melalui soal selidik yang ditadbir sendiri dan data yang diperolehi dianalisis dengan menggunakan perisian SPSS versi 20 untuk menguji hipotesis. Dapatan kajian menunjukkan bahawa hanya norma subjektif positif yang berkaitan dengan perkongsian pengetahuan niat. Akhir sekali, implikasi teori dan praktikal di samping cadangan untuk kajian akan datang telah dibincangkan.

Kata kunci: Niat, Sikap, Norma Subjektif, Persepsi Kawalan Tinkah Laku, Niat Perkongsian Ilmu, Industri Perbankan

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LIST OF ABBREVIATIONS

KS	Knowledge Sharing
KM	Knowledge Management
TPB	Theory of Planned Behaviour
TRA	Theory of Reasoned Action
PBC	Perceived Behavioural Control
UUM	Universiti Utara Malaysia



CHAPTER ONE

INTRODUCTION

1.1 Background of the Study

Knowledge has been identified as the most important aspect in our everyday life as well as a powerful instrument that can bring changes to this world (Syed-Ikhsan & Rowland, 2004). Knowledge is considered as one of the important tools for individuals, organizations and society to enhance their success. According to Dieng (2000), it is crucial for an organization to manage knowledge effectively in order to achieve their goals and maintain their competitive advantage. Besides, Gupta and McDaniel (2002) claim that knowledge is a major asset to the organization as it is meant as a classy commodity; since knowledge is a critical factor which influence the capacity of an organization to stay competitive in the global marketplace (Bollinger & Smith, 2001). However, organizations would not be able to develop knowledge without their employees (Lahti & Beyerlein, 2000); because the capacity of an organization to leverage its knowledge efficiently depends highly on its employees, who actually generate, share and use the knowledge (Ipe, 2003). Thus, effective Knowledge Management (KM) practice will only take effect if the employees willing to share their knowledge among the colleagues in the organization (Amayah, 2013; Chatzoglou & Vraimaki, 2009).

The substantive and important ingredient of KM is Knowledge Sharing (KS) (Bock & Kim, 2001; Jackson, Chuang, Harden, & Jiang, 2006; Mansoori, Taheridemne, & Konjkave Monfared, 2012; Stenius, Hankonen, Ravaja & Haukkala, 2016). One of the

fundamental elements that contribute towards an organizational effectiveness, innovation and improve the organization's performance is the ability of the organizations and individuals to share knowledge among everyone, mainly organizational knowledge (Alavi & Leidner, 2001; Holste & Fields, 2010; Pangil & Nasurddin, 2013; Thornhill, 2006; Choi, Lee & Yoo, 2010).

KS is a process of interchanging knowledge, skills, information, expertise, experience, intelligence and understanding (Janus, 2016; Wang & Noe, 2010). KS in an organization is important as it will create awareness, acceptance of new ideas, increases coordination and improves response time as well as offers fast solution (Bulchandani, 2015; Amayah, 2013; Jain, Sandhu & Goh, 2015). KS in an organization is essential because, those employed in an organization may not possess all the occupational related knowledge that they need and they have to depend on others (Anand & Walsh, 2016). For instance, fresh graduates who step into the working atmosphere may not have any occupational related knowledge. Consequently, they have to depend on others to guide or train them in order to execute their duties effectively. However, this process can be effective only if the knowledge is shared on mutual basis. In order to improve the organization's working environment and effectiveness as a whole, it is crucial to share knowledge among individual (Alam, Abdullah, Ishak & Zain, 2009).

From the Banking Industry perspective, KM plays a crucial role to determine the country's economy movement for the benefit of the nation (BNM, 2018). It is inevitable that local banks should be well equipped and prepared to face the challenges and competition due to globalization by embracing sophisticated information

technology (Ali & Yusof, 2004). According to Ali and Yusof (2004), some of the challenges are merger exercise, overcome complex issues, provide fast responses, simplify up-to-date, make timely decisions and meet customer's satisfaction. The merging of financial institutions is common occurrence, which aims to gain benefits from bigger economic scale in order to compete effectively and efficiently. Thus, bank employees should be well equipped with required knowledge to face and challenge the situation. Besides, Ping and Kebao (2010) explained that banking is customer oriented, thus banks need to attain and exploit customer knowledge and grow their products and services to meet customer's expectations. Though, the premium aim of the banking industry is to enhance their customer satisfaction as well as upsurge returns as the end result (Jayasundara, 2008). Therefore, KM is vital in banking industry to overcome all these challengers.

However, the major issue towards KS in organization is information hoarding as not everyone willing to share their knowledge in every situation. People believe that their knowledge is precious and significant (Bock & Kim, 2001). Thus, they are not going to share their knowledge. Connelly, Zweig, Webster and Trougakos (2012) described knowledge hoarding as an individual's deliberate effort to withhold or hide information demanded by another person. Besides, Hislop (2003) stressed that knowledge hoarding is the accumulation of knowledge that may or may not be communicated at a later date. Still, knowledge hoarding is considered as human's negative behaviour. Therefore, people must change their behaviour to ensure KS is effective. However, Ruggles (1998) found that the extreme challenge in KM was to change the behaviour of people. Though, the greatest forecaster towards KS behaviour is human's intention (Aulawi, Sudirman, Suryadi & Govindaraju, 2009). Thus, the successful of KS behaviour in an

organization is determined by KS intention. However, there are few factors that influence the KS intention towards KS behaviour. The main factors that affecting the enthusiasm to share knowledge is attitude, subjective norms and perceived behaviour control (Cheng, Ho & Lau, 2009; Jain, Sandhu & Sindhu, 2007; Khalil & Shea, 2012; Santos, Soares & Carvalho 2012).

1.2 Problem Statement

This study focused on banking sector because generally banking sector provides services orientated products to their customers. Therefore, it is considered as the knowledge intensive sector as well as back bone of country's economy because banking sector encompasses in every part of our life (Khalique, Shaari, Isa & Samad, 2013). The application of KM in the banking industry is not really different from other sectors, but the growing complexity of the banking setting makes it hard to implement it. The transition of banking industry towards the banking, information and technology industry is simply a transitional stage on the path to knowledge banking, which will bring much higher value, provide more and better alternatives and efficiently support global economic development. Thus, if KS is not managed efficiently in banking sector, contribution towards country's economy will be affected.

In Malaysian context, KS is not efficient and sufficient enough in organizations due to various reasons. One of the ways to improve is through training and development programs. According to Muhammad Ibrahim, the governor of Bank Negara Malaysia (BNM), the allocation for training and development in Malaysian banking industry's is still low which is 3% compared to international standard 4% to 4.5% (Eusoff, 2017).

This is a clear representation of the seriousness of banking industry's commitment towards the KM. Malaysian banking industry should pay serious attention towards the BNM governor's remark as effective KM definitely will improve bank's profitability and indirectly determine the country's economy movement for the benefit of the nation. Thus, the findings of this study will provide some insight on the factors that influence KS in banking industry.

Besides, improper communication among employees creates uncertainty and misunderstanding the information that has been shared as well as cascade the wrong details to customers. Similarly, Tsolaki (2017) study disclosed that unwillingness to share knowledge is more rampantly happening among lower level workers instead of higher-level employees of cooperative banking sector. From this view, KS becomes vital for higher level management, since they are the key decision makers who promotes the culture of KS (Lin & Lee, 2004). In fact, KS is vital for all level of employees because lower level employees are mainly interacting with their customers and should be well equipped with required knowledge to serve their customer. Therefore, this study will reveal relevant reasons why unwillingness to share knowledge occurs despite of good relationship among the employees.

Overall, this study attempts to investigate individual's attitude, subjective norms and perceived behavioural control of banking employees in northern region of Malaysia as factors influencing KS intention. The focus of this study is KS intention because intention is assumed to be the immediate antecedent of behaviour. It has been highlighted by Ajzen (2011) that performance of behaviour can be predicted from

intentions and intention should be predictable from attitude towards behaviour, subjective norms and perceived behavioural control.

1.3 Research Questions

Based on the above discussion, the dominant research question is “what factors might influence KS intention among bank employees in northern region of Malaysia?”. Precisely, the research is interested to address the following questions:

1. Does attitude influence knowledge sharing intention among bank employees in northern region of Malaysia?
2. Does subjective norms influence knowledge sharing intention among bank employees in northern region of Malaysia?
3. Does perceived behavioural control influence knowledge sharing intention among bank employees in northern region Malaysia?

1.4 Research Objectives

This study attempts to address the following objectives:

1. To examine whether attitude will influence knowledge sharing intention among bank employees in northern region of Malaysia.
2. To examine whether subjective norms will influence knowledge sharing intention among bank employees in northern region of Malaysia.
3. To examine whether perceived behavioural control will influence knowledge sharing intention among bank employees in northern region of Malaysia.

1.5 Significance of the Study

Appreciating that there is still inadequate study on KS issues within the bank employees particularly in Malaysian context. It is an expectation that the findings from this study will contribute significant benefits to both the practitioners as well as the scholars. The findings are not limited to enrich the literature on KS intention, instead it also can make effective influence on the best technique to encourage KS intention among the bank employees within the organizations.

From the Malaysian banking sector context, there is a need to discover factors that will enhance and improve KS intention towards KS behaviour among the employees. Thus, this study will add findings in existing KS literature specifically in banking industry from Malaysian context. This study also significant as such research has not been attempted till date among bank employees from northern region of Malaysia.

Despite the fact that several studies in KS have been carried out on few variables, there is no study done by linking together all four variables; attitude, subjective norms, perceived behavioural control and KS intention from the Malaysian banking sector perspective. The correlation between these variables will create awareness among employers to overcome the barriers or obstacles in KS.

Apart from that, the findings of this study can directly assist Human Resource Department in banking industry to determine the relevant training and development programme that will be beneficial towards employees' interest in KS. Organizations especially banking sector can overcome all these difficulties by recognizing the findings from this study.

1.6 Scope of the Study

This study intended to explore the influence of attitude, subjective norms and perceived behavioural control towards KS intention among bank employees from northern region of Malaysia. Therefore, this study will be limited to bank employees from northern region of Malaysia to authenticate this research.

This study focused on banking sector because generally banking sector provides services orientated products to their customers. Therefore, it is considered as the knowledge intensive sector as well as back bone of country's economy because banking sector encompasses in every part of our life (Khalique, Shaari, Isa & Samad, 2013). As mentioned earlier, the transition of banking industry towards the banking, information and technology industry is simply a transitional stage on the path to knowledge banking, which will bring much higher value, provide more and better alternatives and efficiently support global economic development.

Besides, improper communication from higher management to lower level employees creates uncertainty and misunderstanding the information that has been shared as well as cascade the wrong details to customers. Similarly, Tsolaki (2017) study disclosed that knowledge hiding is more rampantly happening among lower level workers instead of higher-level employees of cooperative banking sector. From this view, KS becomes vital for higher level management, since they are the key decision makers who promotes the culture of KS (Lin & Lee, 2004). Hence, lower level employees should collaborate with their top management people to ensure KS behaviour is effective within the organization environment.

Therefore, the culture of KS will be explained further by using Theory of Planned Behaviour (TPB). TPB is a theory about the relation between attitude, subjective norms, perceived behavioural control and intention and the main aim of the theory is to predict as well as explain an individual's behaviour (Madden, Ellen & Ajzen, 1992). Therefore, TPB is relevant to this study which aims to identify the relationship between attitude, subjective norms, perceived behavioural control and KS intention.

Thus, the purpose of this research is to explore the relationship between factors that influencing KS intention. The respondents were selected among bank employees in northern region of Malaysia. So, quantitative research based on descriptive, Pearson Correlation and Multiple regression data analysis had been collected. The sampling procedure that has been used in this study was purposive sampling procedure. Furthermore, SPSS version 20 had been utilized to analyse the data to examine the potential influence and relationship between factors that influencing KS intention among bank employees in northern region of Malaysia.

1.7 Definition of Key Terms

1.7.1 Knowledge

Wang and Noe (2010), explained knowledge as information processed by individuals including facts, ideas, expertise, beliefs and judgments which are relevant for individual and others.

1.7.2 Knowledge Management (KM)

KM is concerned with the manipulation and expansion of the knowledge assets of an organisation with a sight to expanding the organisation's objectives (Rowley, 1999).

1.7.3 Knowledge Sharing (KS)

Kumar and Ganesh (2009), defined KS as a process of conversation of explicit or tacit knowledge among two agents, during which one agent persistently receives and uses the knowledge which was provided by another agent as sender.

1.7.4 Attitude Towards KS

Attitude is defined as a person's mental state reflects that individual's overall positive or negative evaluation of acting a particular behaviour (Kim, Ham, Yang & Choi, 2013). Attitude towards KS encompasses social confidence, shared objectives, eagerness and willingness which improve intention to share knowledge (Sugashwarprashanth & Thenmozhi, 2016).

1.7.5 Subjective Norms Towards KS

Subjective norms have been defined as the individual's perception of other's views and opinions on the recommended behaviour (Yean, Johari & Sukery, 2015). Subjective norms towards KS is described as the interpretation of an individual as how people who are essential to him / her evaluate the conduct of KS (Huang, Davison & Gu, 2008).

1.7.6 Perceived Behavioural Control (PBC) Towards KS

Ajzen (1991), defined PBC as people's perceptions of their ability to accomplish a given behaviour. The perception of the extent to which the performance of a behaviour is controlled by the individual and is typically evaluated by ratings of pleasure versus hardship in performing the KS behaviour (Sheeran, Trafimow & Armitage, 2003).

1.7.7 Intention

Armitage and Conner (1999) describe intention as the primary predictor of behaviour and also identified as the motivator for individuals to participate in a certain behaviour.

1.8 Organization of Thesis

This study has been organized into five chapters. Chapter one provides overview of background of the study, research problem, research questions, research objectives, scope and limitations of the study as well as definition of key terms used in this study. Chapter two reviews the literature, outlines the meaning of the KM, defines the meaning and importance of KS, develops research framework and hypotheses. Chapter three delivers the methodology which explains the variables and measurement, sample, research instrument used, scale of measurement, data collection method and statistical testing and analysis. The results of this study will be discussed in Chapter four. The closing chapter, Chapter 5 presents the discussion of the results. It also highlights the implications of the results, limitation of the study and recommendations for future research.

CHAPTER TWO

LITERATURE REVIEW

2.0 Introduction

This chapter presents the literature review from previous studies on KS intention, attitude, subjective norms and PBC. It also will deliberate about concept and scopes of study that has been described in previous research and deliver the essential information beneficial to better understand the topics. The review exercise is narrowed down to the concept of KS and the importance of KS intention. On top of that, this chapter discusses theoretical perspective of KS intention under the umbrella of Theory of Planned Behaviour (TPB). The last portion scrutinized on the expansion of several hypotheses based upon the framework.

There are four variables in this study which have been categorized as independent variables and dependent variable. The dependent variable is KS intention and the independent variables are attitude, subjective norms and PBC.

2.1 KS Intention

It has been quite hard to address a standard definition of KS because KS is consisting of several elements. Ho and Hsu (2009) has listed down three main elements that picked from them, which are:

- a) Objects - which focuses on what kind of knowledge shared.

- b) The way of sharing - this includes; face to face, conference, knowledge network and organizational learning.
- c) Level of sharing - which involving individuals, teams and organizations.

According to Aliakbar et al. (2012), knowledge transfer comprises not only the sharing of knowledge by the knowledge source but also the recipient who obtain and apply the knowledge. Hence, the knowledge transfer will be successful only if both parties seriously involved in the process. It is vital to distinguish that individuals may agree to share or not to share their knowledge for some reasons (Wang & Zhou, 2007). Besides, Kankanhalli, Tan and Wei (2005) emphasized that previous studies proven that due to feel pleasure helping others, employees may share knowledge or may not share knowledge because they think their knowledge is not vital for others. On the other hand, employees may share knowledge for several purposes and it depends on the individual's characteristics as well. Sometimes, to improvise the relationship with co-workers, employees may decide to share knowledge (Aliakbar et al., 2012).

Knowledge can be measured as resource of advantage and power, consequently sometimes power become an important barrier for KS (Kim & Mauborgne, 1998; Nadason, Saad & Ahmi, 2017). Hence, employee's characteristic, motivation and willingness to share their knowledge is the key for organizations KS success (Bock, Zmud & Kim, 2005). Even though it is well known that KM is vital for organizations, but there are few factors that become obstacle towards the success of KM system especially in banking sectors.

One of the crucial organizational resource that delivers a sustainable competitive advantage in a competitive economy is knowledge (Davenport, Prusak & Webber, 2005). Hence, organizations should know how to transfer the expertise and knowledge from the experts to the employees who need it (Hinds, Patterson & Pfeffer, 2001). Therefore, many organizations have capitalized notable time and fund into the KM system including capture, storage, create, and distribution of knowledge because of the possible benefits of KS (Aliakbar, Yusoff & Mahmood, 2012).

Abuazoum et al. (2013), claimed that KS in Islamic banking is very weak due to lack of training. The author further emphasizes that the deficiency of Islamic information sharing among the employees become the key barrier of KS in Islamic banks. From the organizational standpoint Abuazoum et al. (2013) believe that the problem happens due to hiring non-Muslim employees and employees that do not have adequate information or knowledge about Shari'ah principles.

Shah, Rahneva & Ahmed (2014), suggested that organizational should assign time for activities to obtain new knowledge, such as observation, personal development programmes and secondments. Offer internal trainers and training that structured as well as occur on a regular basis. Organization should allocate specialists who are responsible for local training and updating of manuals (Shah et al., 2014). From the technology perspective Shah et al. (2014) suggested to implement interactive system tools for data storage.

Cabrita and Bontis (2008) studied the barriers from the individual, organizational and technology perspectives. They suggested that defining human capital as part of intellectual capital supports organizations comprehend on how employees create value. If tacit knowledge is not shared or used in the interest of the organization, it does not subsidize any value to the firm (Cabrita & Bontis, 2008). Therefore, organisational support such as motivation, reward, skill level, experience and even emotion might improve employee's efficiency. Information systems must distribute business intelligence so that these reports offer critical insight and decision-making frameworks for managers (Cabrita & Bontis, 2008; Bidmeshgipour, Wan Ismail & Omar, 2012).

Based on the above literature, Abuazoum et al. (2013) highlighted the barriers from individual, culture and organizational perspective. Shah et al. (2014) focused on technology and organizational viewpoint. On the other hand, Cabrita and Bontis (2008) and Bidmeshgipour et al. (2012) conducted their study on individual, technology and organizational area. However, Rao and Kumar (2011) performed their research on individual and technology segment. Summary of the above literature can be seen in Table 2.1 below.

Table 2.1

Summary of literature review on barriers that affecting KS in Banking Industry

S/No.	Author	Individual / People	Culture / Social	Technology	Organizational
1.	Abuazoum et al. (2013)	*	*		*
2.	Shah et al. (2014)			*	*
3.	Cabrita & Bontis (2008)	*		*	*
4.	Bidmeshgipour et al. (2012)	*		*	*
5.	Rao & Kumar (2011)	*		*	

Intention, defined as a strategy to accomplish a certain behaviour and also recognized, possibly the most significant factor, for directly predicting behaviour (Ajzen, 1991). Besides, Ajzen (2002) assumed that intention is the immediate antecedent of behaviour. Intention is an indication of the willingness of the individual to participate in a conduct. Commonly, the stronger the intention to accept the behaviour, the more expected its performance becomes reality (Ajzen, 1991). Yean et al. (2015) further explained about intention is that, the higher the probability of the behaviours to be achieved, the better the chances of the individual to have the intention to involve in that particular behaviours. Favourable attitudes toward a behaviour, positive subjective norms and high PBC over a behaviour are theorized to lead to a strong intention to accomplish that behaviour (Rivis et al., 2009).

The behavioural intention is constructed based on the combination of attitude toward the behaviour, subjective norms and perception of behavioural control (Ajzen, 2002; Brouwer et al., 2009; Rivis, et al., 2009). Brouwer et al. (2009) detailed out that intention is measured as a mediating element in the connotation among attitude,

subjective norms and PBC and behaviour. Consequently, the suitable model in predicting intention and behaviour is TPB (Tolma, Reininger, Evans & Ureda, 2006).

2.2 Theory of Planned Behaviour (TPB)

There are some theories which can assist us to determine which aspects that play a crucial role in establishing, and strengthening the KS behaviour as a precise element of the KM among the organizational members. Hence, in this section, Theory of Planned Behaviour (TBP) is explained. TPB is an extended version of Theory of Reasoned Action (Madden, et al., 1992).

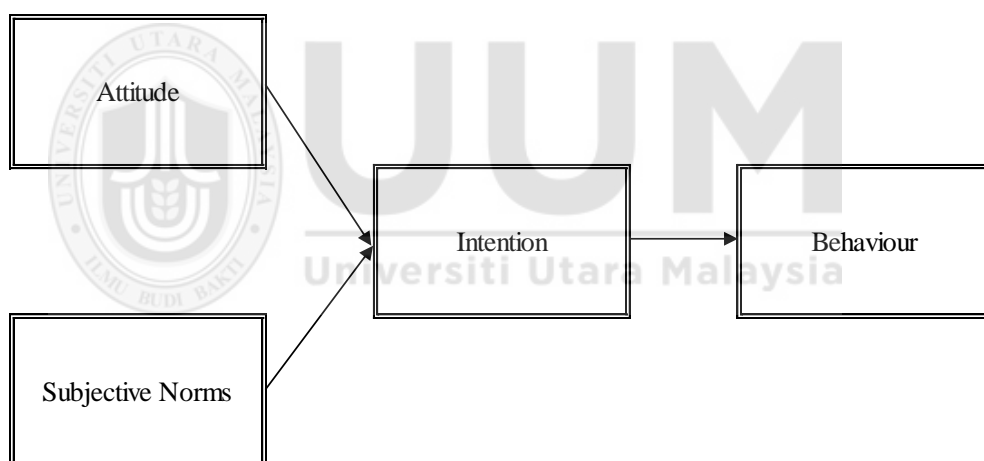


Figure 2.1
Theory of Reasoned Action
Source: Madden, et al., 1992

One of the most significant models that explains intention and behaviour change is the TPB (Huang & Chen, 2015). Ajzen and Fishbein (2005) stated that, the TPB possibly has the greatest influential social psychological model and popular to explain as well as to predict human behaviour in certain backgrounds (Rivis, Sheeran & Armitage, 2009). According to Ajzen (1991), TPB is a theory that explains the background of

three variables which are attitude, subjective norms and PBC. Ajzen and Driver (1991) confirmed that, the theory can be verified by using universal measures of the factors of ease behaviour or measures of prominent beliefs relevant to the three variables. On the other hand, Huang and Chen (2015) mentioned that in order to forecast intention and genuine behaviour, TPB which regards to attitude, subjective norms and PBC is very useful.

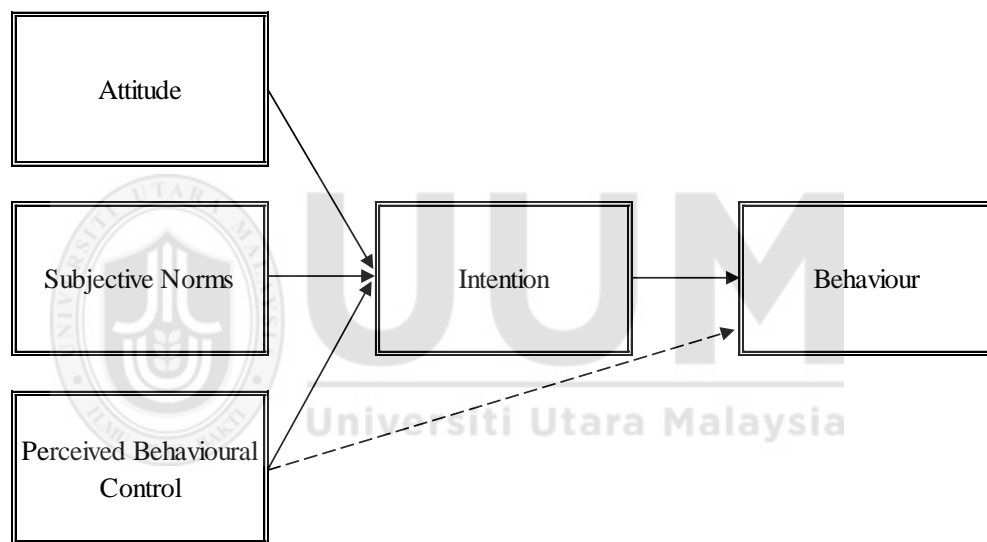


Figure 2.2
Theory of Planned Behaviour
Source: Madden, et al., 1992

Therefore, the TPB is used in determining the KS intention in this study. This is to disclose the behavioural factors that affecting KS intention in the banking sector from Malaysian context.

2.3 Attitude Towards KS

Attitude is an individual's general judgment and assessment of behaviour (Ajzen, 1991). Attitude is defined as mind-sets, personal perceptions, or the ways of thinking that can give impact by morals and interpreted it into behaviours (Hoe, 2017). Attitudes are shaped by salient beliefs about the anticipated outcomes derived from the performance of a behaviour and the subsequent assessment of understanding of those outcomes (Tolma, et al., 2006). Besides, Rokeach (1966) explains attitude is a moderately permanent of beliefs about a condition predisposing one to respond in some favoured way. Yean et al. (2015) viewed attitude towards behaviour can be mirrored by the assessment of behaviour together with its expected consequence. In the meantime, attitude is interpreted as the overall positive or negative assessments of a specific behaviour (Armitage & Conner, 2001; Rivis, et al., 2009). Commonly, the intention to perform certain behaviour should be strong enough if ones have positive attitude towards the behaviour (Chennamaneni, 2006). Hence, attitude is a state of mind, psychological view or disposition with regards to a fact or situation.

Constructed on the current studies in TPB, the attitude towards certain behaviour consists of two components which are affective and cognitive attitudes (Huang & Chen, 2015). The affective field is referring to emotional and attitudinal engagement with the subject matter while the cognitive domain refers to knowledge and intellectual skills related to the material. Affective attitude reflects the pleasure associated with the performance of the behaviour and cognitive attitude reflects perceived advantage an individual has by performing certain behaviour (Courneya, Bobick & Schinke, 1999).

Thus, the more favourable perceived significances of a behaviour, the more positive the attitude towards performing the behaviour. If a person holds unfavourable attitude about certain behaviour, the person will be unlikely to be a part of the behaviour compared with one who has a positive attitude about the behaviour. Besides, a research done by Rijk et al. (2009) revealed that employees' behavioural intention to engage in a certain action is influenced by their own attitude. Therefore, Hislop (2003) mentioned that, it is proven by previous study that employees' attitude is an imperative element in practicing KS.

2.4 Subjective Norms Towards KS

According to Randall and Gibson (1991), the social element of Fishbein and Ajzen's model is the subjective norms. Subjective norms are the perceived social pressure to engage or not to engage in a behaviour (Ajzen, 1991; Ravis, et al., 2009). It also can be defined as the individual's perception of other's views and opinions on the recommended behaviour (Yean et al., 2015). If an individual perceives significant others support or criticize of the behaviour, they are more likely or less likely to have intention to accomplish or not to accomplish it (Armitage & Conner, 2001).

Subjective norms are derived from normative beliefs. According to Armitage and Conner (1999), normative beliefs are individual's opinion regards to a certain behaviour which influenced by the decision of most significant people to the individual (Ravis, et al., 2009). A person might not perform certain action even though it is a favourable action, just because of influenced by others belief who is significant to

him/her. The more an individual perceives that relevant or significant others think he/she should involve in the behaviour, the more likely the person anticipates to do so.

2.5 Perceived Behavioural Control (PBC) Towards KS

The third influencing element for KS intention is PBC, defined as “the perceived ease or difficulty of performing the behaviour” (Ajzen, 1991). According to Ajzen (1991), the PBC plays a significant portion in the theory of planned behaviour. Madden et al. (1992) highlights that PBC was not one of the elements in the earlier version of the model – the Theory of Reasoned Action (TRA). However, in 1985 an extension of the TRA which is TPB was proposed by Ajzen to include PBC as a predictor for behaviour and intention (Chatzisarantis & Biddle, 1998).

Ajzen (1991), further explained PBC as people’s perceptions of their capability to accomplish a given behaviour. The direct route from PBC towards behaviour is assumed to imitate the certain control an individual has over performing the behaviour (Madden, et al., 1992). Chatzisarantis and Biddle (1998) pointed out that, PBC also expected to cover individuals’ capability to cope with events that are most possible to interfere with the behaviour in the forthcoming. Armitage and Conner (2001) supported that, the influence of PBC in TPB is to forecast both behaviour as well as intention. In circumstances where the individual has total control over achievement of the behaviour, a measure of PBC may add little to the accuracy of behavioural forecast (Randall & Gibson, 1991).

Chennamaneni (2006) emphasized that commonly individuals are not interested to undertake tasks at which they will fail but PBC will increase the intention to do so. PBC also predicted to give impact towards the actual behaviour, particularly, when there is a bond between individual's perceptions of behaviour control and the actual control. Human's behaviour is strongly influenced by their confidence level in their own capability to accomplish it. Therefore, the theory foresees of PBC that people do not mean to involve in behaviours that they do not believe they can perform. However, Ajzen (1991) mentioned that people plan to accomplish a behaviour that they are capable of doing, and the behavioural control then influences behaviour directly.

2.6 Research Model

The framework showed in Figure 2.3 has been developed based on literature review and research problems. This model focuses on the KS intention among bank employees in northern region of Malaysia. In this study, there are four variables, which are three independent variables (IV) and a dependent variable (DV). The IV in this study is attitude, subjective norms and PBC. The DV or also known as focus of the study is KS intention. For the purpose of this study, the IV is factors that will predict the DV.

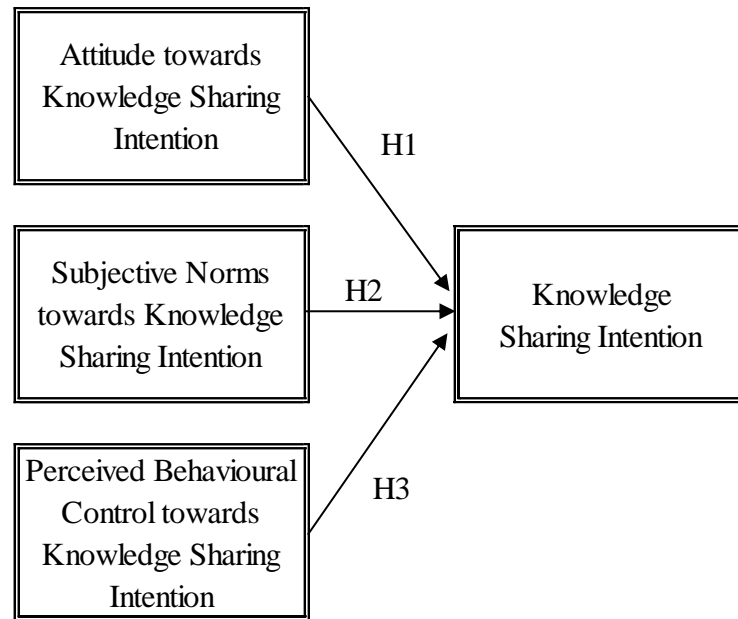


Figure 2.3
Research Model



2.7 Research Hypotheses

To test the research questions and to accomplish the research objectives as well as the research model, researcher has structured three (3) research hypotheses. The hypotheses that will be tested in this study are as below.

2.7.1 Relationship Between Attitude and KS Intention

According to Bock and Kim (2001) there is a positive relationship between these two variables which outline as, positive attitude towards sharing knowledge leads to a positive intention to share information and eventually lead to real behaviours of knowledge sharing. Sugashwarprashanth and Thenmozhi (2016) further emphasized

that attitude encompasses social trust, shared goals, eagerness and willingness which improve intention to share knowledge. Accordingly, KS behaviour will definitely be effective if employees possess and practice positive attitude in the organization. Hence, it has been hypothesized:

H1: There is a significant relationship between attitude and KS intention.

2.7.2 Relationship Between Subjective Norms and KS Intention

Individual's intention to share knowledge is commonly linked to subjective norms as KS behaviour is commonly associated with communication between two or more individuals in a setting (Ajzen, 1991; Yang & Chen, 2007; Zhang & Jiang, 2015). As such, subjective norm evaluates and assesses whether an individual is willing to adapt to the surrounding social pressure in its existence to successively perform a different behaviour (Goh & Sandhu, 2013). Therefore, subjective norms play a crucial role in influencing individuals towards the intention in KS behaviour. Hence, it has been hypothesized:

H2: There is a significant relationship between subjective norms and KS intention.

2.7.3 Relationship Between PBC and KS Intention

According to Chennamaneni (2006), individuals will share their expertise based on their own time, resources and ability. However, Ajzen (1991) mentioned that people plan to achieve a behaviour that they are capable of doing, and the behavioural control then influences behaviour directly. In certain conditions where the individual has total control over achievement of the behaviour, a measure of PBC may add little to the

accuracy of behavioural forecast (Randall & Gibson, 1991). Thus, PBC will influence individual intention in KS behaviour. Hence, it has been hypothesized:

H3: There is a significant relationship between perceived behavioural control and KS intention.

2.8 Summary

This chapter has explained the conceptual part of the study. It has discussed the operational definition of the dependent variables; KS intention and independent variables; attitude, subjective norm and PBC. The underlying theory used in this study which is Theory of Planned Behaviour. Finally, the empirical review has been critically discussed with regards to the topic of discussion in this paper. The Theory of Planned Behaviour will be further analysed in the later part of this study to examine the KS intention among bank employees.

CHAPTER THREE

METHODOLOGY

3.0 Introduction

This chapter places the interest of research design and method of the study that were employed in this study. According to Kothari (2004), research methodology is a method to answer systematically the research problem. Therefore, a suitable methodology is required to assist in establishing of data collection and also for better understanding. Hence, this unit comprised of research design, population, sampling, unit of analysis, data collection procedure, research instrument and data analysis technique.

3.1 Research Design

A research design is an outline that has been shaped to find answers to research questions. Research design is set up to decide on, between other issues, how to gather additional data, examine and understand them, and finally, to deliver an answer to the problem (Sekaran, 2003). A flexible research design which offers opportunity for considering many different characteristics of a problem is considered suitable if the purpose of the research study is that of exploration (Kothari, 2004). As explained earlier, the main objective of this research is to scrutinize the relationship between independent variables and dependent variable.

This research has been conducted by using Cross-sectional study based on the research objectives in Chapter 1. In a cross-sectional study, the researcher simultaneously measures the research participants' result and exposures (Setia, 2016). According to Setia (2016), Cross-sectional studies also referred as descriptive research and it is observational study in nature. Descriptive research is a study designed to illustrate the contributors in precise way. More simply put, descriptive research is all about describing people who take part in the study. Kothari (2004) explained further that, studies with the objective to represent correctly the features of a particular individual, condition or a group are known as descriptive research studies. Descriptive research is often used as a precursor more to quantitative research designs, with the general overview giving some valuable pointers as to what variables are worth testing quantitatively. Therefore, descriptive study is used to understand an issue or research problems of organizations more systematically by using structured data collection technique. The collection of data for this study was conducted within three weeks, start from June 2019.

3.2 Pilot Study

A pilot study or pilot test is one of the important stages in a research project. According to Thabane et al. (2010), pilot study is a small-scale investigation that is performed prior to main research process to test the viability, process, and possible problems of the study. It is conducted to measure the feasibility, test whether the study instrument is appropriate, cost, time, adverse events and size of the statistical variability (Hassan, Schattner & Mazza, 2006). The pilot test was carried out on the instruments to find the

validity and reliability of the questionnaire. This is to certify the quality of the survey and identify weaknesses in a study.

According to Tavakol and Dennick (2011), internal consistency defines the degree to which all the items in a test, measure the same concept and hereafter it is associated to the inter-relatedness of the items within the test. Therefore, internal consistency should be determined before a test can be conducted for research or investigation purposes to ensure the validity (Tavakol & Dennick, 2011). Gliem and Gliem (2003), stated that there is no lower limit to the coefficient, however Cronbach's alpha reliability coefficient customarily ranges between 0 and 1. The internal consistency of the items in the scale will be better if the Cronbach's alpha coefficient is closer to 1.0 (Gliem & Gliem, 2003). George and Mallery (2003) delivered the subsequent rules of thumb: “ ≥ 0.9 - Excellent, ≥ 0.8 - Good, ≥ 0.7 - Acceptable, ≥ 0.6 - Questionable, ≥ 0.5 - Poor, and < 0.5 - Unacceptable”.

The internal consistency reliabilities (Cronbach's Alpha) of the research measures from the pilot study were reported in Table 3.1. The report clearly indicates the reliability value for all the variables reflects satisfactorily which ranging from 0.708 to 0.803. Therefore, no changes were required to the questionnaire.

Table 3.1:
The Cronbach's Alpha from the Pilot Study (n = 30)

Variables	Number of Items	Cronbach's Alpha
Intentions Towards KS	7	0.803
Attitude Towards KS	5	0.708
Subjective Norms Towards KS	5	0.723
Perceived Behavioural Control Towards KS	6	0.711

The pilot test was conducted in the month of May 2019. The questionnaires were distributed randomly to 30 bank employees in Perlis state only. Those respondents who participated in the pilot study were not invited to take part in the final study.

3.3 Population and Sample

Population refers to the entire group of people, events or things of interest that can be a focus for the researcher to study (Sekaran, 2003). The population of this study comprises bank employees who are working in Perlis, Kedah and Penang state (namely Northern Region). The sample division selected for this study included low, middle, high and top level of bank employees which consist of 42 (30.9%) are male and 94 (69.1%) are female employees. The population size selected represents bank employees in Northern Region of Malaysia.

3.3.1 Sample Size Determination

Sample is a subsection of the population and the process of choosing the correct objects, individuals or events for research purpose is known as sampling (Sekaran, 2003). According to Sekaran (2003), the rule of thumb for sample size (n) has been proposed by Roscoe (1975) that the appropriate sample size should be between 30 to 500. Sample size for this study was 136 bank employees from Northern Region of Malaysia which seemed to be adequate enough to conduct this study.

There were nine (9) banks involved in this study namely AmBank (M) Berhad, RHB Bank Berhad, Bank Simpanan Malaysia, Public Bank Berhad, CIMB Bank Berhad, Bank Islam Malaysia Berhad, Bank Muamalat Malaysia Berhad, Hong Leong Bank Berhad and Maybank Berhad. The percentage of respondents from Perlis state were marked at 48.55%, Kedah state 21.39% and Penang state 30.06%. The total number of respondents were 173 who responded towards the questionnaires. The gathered questionnaires were evaluated and 37 questionnaires were invalid with inaccurate answers to the negative questions and choice of the same alternative were excluded in this study. The usable questionnaires which used for the analysis were only 136. Therefore, the selected sample might be able to deliver insights and evidence needed in performing this study. The response details were reported in Table 3.2.

Table 3.2
Summary of sample size

Bank	State			Total	Percentage %
	Perlis	Kedah	Penang		
AmBank	8	20	36	64	36.99
RHB Bank	7	8	5	20	11.56
BSN	4	0	0	4	2.31
Public Bank	14	9	7	30	17.34
CIMB	9	0	0	9	5.20
Bank Islam	9	0	0	9	5.20
Bank Muamalat	11	0	0	11	6.36
Hong Leong Bank	8	0	4	12	6.94
Maybank	14	0	0	14	8.09
Total	84	37	52	173	
Percentage %	48.55	21.39	30.06		

3.3.2 Sampling Procedure

The sampling procedure that has been used in this study was purposive sampling procedure. The purposive sampling technique, also known as judgment sampling, is a participant's intentional decision because of the characteristics that the participant has (Etikan, Musa & Alkassim, 2016). It is a non-random technique that does not need underlying theories or a set number of participants. Besides, the snowball technique was used to collect the data. Snowball sampling is where other respondents are recruited for a test or study by research participants (Noy, 2008). The questionnaires were distributed by hand and email to a specific person who assisted to distribute to other participants.

3.3.3 Unit of Analysis

The unit of analysis for this study was focused on bank employees from Perlis, Kedah and Penang state (Northern Region). Hence, data collection process was collected from each individual. Therefore, it is suitable to use individual as a unit of analysis to test all the variables shown in the research framework.

3.4 Data Collection Procedure

A survey research approach has been applied in this study. This technique was used to explore the reactions between dependent variable and independent variables inside the organization. This study was carried out to collect the information through a structured questionnaire survey. The sources of the data were acquired from feedback through questionnaire responses after distributed to the bank employees from northern region of Malaysia. Total of 250 questionnaires were distributed by hand (hardcopy) and email (softcopy). The overall data collection process took about 3 weeks from the date of distribution. Follow up on the data collection was done after 1 week from the date of distribution. Thereafter, another reminder was given after 2 weeks to ensure sufficient data is obtained to conduct this study. Researcher managed to collect distributed questionnaires within 3 weeks.

3.5 Research Instruments

According to Radhakrishna (2007), from the quantitative research aspect questionnaires were mostly used in data collection method. Zohrabi (2013) claimed that questionnaire is one of the suitable tools for researchers to collect information

from respondents. Therefore, in this study questionnaire method has been used to collect the primary data in order to test the hypotheses. A set of structured and formatted questions in 5-point Likert scale was used as the design. The questionnaire survey was distributed to the bank employees as a unit of analysis.

The questionnaire in this study was comprised of 28 questions which was divided into 5 sections. The first segment carried the demographic background of respondents which consist of gender, age, level of education, years working in banking industry and level of management in the organization. The second section focused on intention towards KS and followed by third section which centred the attitude towards KS. Fourth segment absorbed the subjective norms towards KS and fifth section focused on PBC towards KS. Unit of analysis in this study was individual unit. The summary of sections and questions were detailed out in Table 3.3 below.

Table 3.3
Number of Sections and Questions

Sections	Variables	Questions
1	Demographics	5
2	Intentions Towards Knowledge Sharing	7
3	Attitude Towards Knowledge Sharing	5
4	Subjective Norms Towards Knowledge Sharing	5
5	Perceived Behavioural Control	6
Total		28

3.6 Measurement of Variables

It is crucial to measure the variables to ensure the validity and the reliability of the research. It also affects the efficacy and precision of the study finding.

3.6.1 Attitude

Attitude is the independent variable in this study and was defined as mentalities, personal perceptions, or the ways of thinking that are influenced by morals and interpreted into behaviours (Hoe, 2017). According to TPB, the attitude is created from a set of fundamental behavioural convictions about the anticipated behavioural results and the beneficial or unfavourable assessment of these results. All the items in this measurement was adopted from Chennamaneni (2006). The original measurement was developed by Morris et al. (2005) and Bock et al. (2005). Attitude was measured using the 5-point Likert scales. The range of measures are from 1 (Strongly Disagree) to 5 (Strongly Agree). There were total of 5 items in the attitude section as shown in Table 3.4 below.

Table 3.4
List of items for Attitude

Attitude
1. To me, sharing knowledge with my co-workers is harmful.
2. To me, sharing knowledge with my co-workers is good.
3. To me, sharing knowledge with my co-workers is pleasant.
4. To me, sharing knowledge with my co-workers is worthless.
5. To me, sharing knowledge with my co-workers is wise.

Source: Chennamaneni (2006)

3.6.2 Subjective Norms

Another independent variable is subjective norms. According to Ajzen (1991), subjective norms are the perceived social pressure to engage or not to engage in a behaviour. In the context of KS behaviour, subjective norms reflect an individual's views as to whether the intention of KS is approved or anticipated by important people around them. All the items in this measurement was adopted from Chennamaneni (2006). Chennamaneni (2006) adapted the items from the original measurement developed by Bock et al. (2005). Subjective norms were measured by using 5-point Likert scales and the range of measures are from 1 (Strongly Disagree) to 5 (Strongly Agree). There were total of 5 items in the subjective norms section as shown in Table 3.5 below.

Table 3.5
List of items for Subjective Norms

Subjective Norms
1. My CEO thinks that I should share knowledge with my co-workers.
2. My boss thinks that I should share knowledge with my co-workers.
3. My colleagues think I should share knowledge with my co-workers.
4. Generally speaking, I try to follow the CEO's policy and intention.
5. Generally speaking, I accept and carry out my boss's decision even though it is different from mine.

Source: Chennamaneni (2006)

3.6.3 Perceived Behaviour Control (PBC)

PBC was defined as people's perceptions of their ability to accomplish a given behaviour (Ajzen, 1991). All the items in this measurement was adopted from Chennamaneni (2006). These items were originally developed by Taylor and Todd (1995) and adapted by Chennamaneni (2006). PBC was measured from the range of 1 (Strongly Disagree) to 5 (Strongly Agree) by using 5-point Likert scales. There were total of 6 items in the PBC section as shown in Table 3.6 below.

Table 3.6
List of items for PBC

Perceived Behaviour Control
1. I have enough time available to share knowledge with my co-workers.
2. I have the necessary tools to share knowledge with my co-workers.
3. I have the ability to share knowledge with my co-workers.
4. Sharing knowledge with my co-workers is within my control.
5. I am able to share knowledge with my co-workers easily.
6. Even if I wanted to share, I do not have the means to share knowledge

Source: Chennamaneni (2006)

3.6.4 Intention

Armitage and Conner (1999) define intention as the main predictor of behaviour and also recognized as the motivator for people to engage in certain behaviour. All the items in this measurement was adopted from Chennamaneni (2006) and the original measurement was developed by Bock et al. (2005).

Intention was measured from the range of 1 (Strongly Disagree) to 5 (Strongly Agree) by using 5-point Likert scales. There were total of 7 items in the intention section as shown in Table 3.7 below.

Table 3.7
List of items for Intention

Intention
1. If given opportunity, I would share factual knowledge (know-what) from work with my co-workers.
2. If given opportunity, I would share business knowledge about the customers, products, suppliers and competitors with my co-workers.
3. If given opportunity, I would share internal reports and other official documents with my co-workers.
4. If given opportunity, I would share work with my co-workers.
5. If given opportunity, I would share know-how or tricks of the trade from work with my co-workers.
6. If given opportunity, I would share expertise from education or training with my co-workers.
7. If given opportunity, I would share know-why knowledge from work with my co-workers.

Source: Chennamaneni (2006)

3.7 Questionnaire Development

The researcher adopted only 4 sections of the questions to fit the research questions which focused on bank employees. The questions for questionnaire in this study were adopted from Chennamaneni (2006). The original question for Attitude was developed by Morris et al. (2005) and Bock et al. (2005). Chennamaneni (2006), adapted questions for Subjective Norms from Bock et al. (2005) and for PBC was from Taylor and Todd (1995). Questions for Intention was adapted from Bock et al. (2005). The

response from respondent was assessed based on a five 5-point Likert scale (1=Strongly Disagree, 2=Disagree, 3=Uncertain, 4=Agree, 5=Strongly Agree).

3.8 Method of Statistical Data Analysis

The conclusion that will be made must be reliable in determining the success of the research performed. Hence, the collected data must be analysed by using the statistical tool to get the accurate output. Accordingly, the data collected from the respondents were analysed by using Statistical Package for the Social Science software version 20 (SPSS). SPSS was selected as the most commonly used software of its sort due to its popularity within both scholarly and business circles (Arkkelin, 2014). Therefore, SPSS is the preferred method to validate descriptive statistics which focused on frequency, percentage, mean, median and standard deviation. Pearson correlation coefficient and Multiple Regression Analysis was used to study the relationship between variables.

3.9 Summary

The methodology is referred to as the core of the research and if it is not closely structured and designed, the study's goals can be forfeited. This section describes the study's methodology and the research design. Further explained the population of study, the sample size, sampling procedure implemented in choosing the sample and unit of analysis were ascertained. The research instrument that was used in gathering data for the study, the strategy for data collection as well as the data analysis techniques

were described as well. The analysis of the data which was collected are explained in the next chapter.



CHAPTER FOUR

FINDINGS AND ANALYSIS

4.0 Introduction

Data analysis is essential because it is the method used by analytical instruments to evaluate the information. Hence, this chapter describes the outcomes of the information analysed in accordance with the research methodology mentioned in the chapter 3. This chapter starts by explaining the response rate and demographic information of the respondents of this study. The subsequent section presents the results begins with the normality test, reliability analysis, mean and standard deviation score analysis and correlation analysis on the variables. The hypotheses testing was analysed by using Pearson Correlation and Multiple Regression analysis.

4.1 Response Rate

To collect the data, a total of 250 questionnaires were distributed by hand (hardcopy) and email (softcopy) to all level of bank employees in Perlis, Kedah and Penang state (Northern Region). The snowball technique was used to collect the data. Though, only 173 (69.20%) respondents who responded to the questionnaires. The gathered questionnaires were evaluated and found 37 (14.80%) questionnaires were invalid with inaccurate answers to the negative question and choice of the same alternative were excluded in this study. The usable questionnaires which used for the analysis were only 136 (54.40%). Table 4.1 shows the response rate for this study.

Table 4.1
Response Rate

	No. of Questionnaires	Percentage (%)
Distributed	250	100.00
Returned	173	69.20
Usable	136	54.40
Unusable	37	14.80

4.2 Descriptive Analysis

A descriptive analysis was carried out to determine the characteristics of the variables of interest in a situation and to describe them (Sekaran, 2003). According to Kothari (2004), the main aim of descriptive studies is to describe the current state of affairs. In this study, demographic background of the participants, namely bankers were analysed by using descriptive statistics. The descriptive analysis of demographic characteristics was carried out by using descriptive statistics tool to construe raw data into simple and comprehensible form of information. From the information, the researcher was able to understand the distinctions between respondents, such as gender, age, educational level, year of service and leadership level. The information in Table 4.2 represent the summary of demographic information of the respondents participated in this study.

Table 4.2
Demographic Background of Respondents

Measure	Item	Frequency	Percentage (%)
Gender	Male	42	30.90
	Female	94	69.10
Age	21 to 30 years old	14	10.30
	31 to 40 years old	52	38.20
	41 to 50 years old	58	42.60
	51 to 60 years old	12	8.80
Education	SPM	54	39.70
	STPM/Diploma	39	28.70
	Bachelor Degree	39	28.70
	Master's Degree	4	2.90
Working Experience	Less than 5 years	8	5.90
	6 to 10 years	20	14.70
	11 to 15 years	32	23.50
	16 to 20 years	2	1.50
	21 to 25 years	37	27.20
	Above 25 years	37	27.20
Level	Low	28	20.60
	Middle	102	75.00
	High	6	4.40

The gender of respondent as shown in Table 4.2 demonstrated that majority of the respondents were females which marked at 94 respondents or equivalent to 69.10% of the total number of respondents. The remaining respondents were 42 males or 30.90%. The result strengthens the fact that currently females are dominating the banking industry. The mainstream of respondent's age was aligned at the age group of 41 to 50 years old (58 respondents or 42.60%). The next largest age group was 31 to 40 years old (52 respondents or 38.20%). 14 or 10.30% of respondents were grouped at 21 to 30 years old and 8.80% or 12 respondents were 51 to 60 years old. From the educational perspective, majority of bank employees (54 or 39.70%) are holding SPM

certificates only. The next biggest group by level of education among the respondents were STPM/Diploma and Bachelor Degree level which stands at 39 respondents or 28.70% respectively. Only 4 respondents or 2.90% holding master's degree level.

By referring to the Table 4.2, the majority of respondents have been in the banking industry for more than 21 years. 37 or 27.20% respondents have 21 to 25 years working experience and same percentage marked for those have more than 25 years of experience. Followed by 32 respondents or 23.50% who sustained in the industry for 11 to 15 years. There were 20 (14.70%) respondents has been working for 6 to 10 years. However, only 2 or 1.50% respondents marked at 16 to 20 years working experience and 8 (5.90%) respondents were less than 5 years of experience in banking industry. From the leadership standpoint, 75% (102) of the respondents were middle level employees and 28 (20.60%) of the respondents were from lower level employees. Higher level employees were 6 or 4.40% who responded towards the distributed questionnaire.

4.3 Normality Assessment

According to Kothari (2004), normality test is conducted to ensure the source of data is considered to be normally distributed. The most widely applied tests in statistical analysis for multivariate normality is skewness and kurtosis (Szekely & Rizzo, 2005). According to Jain (2018), skewness is the degree of alteration from the symmetrical bell curve or the standard distribution and it measures the deficiency of symmetry in data distribution. The rule of thumb seems to be:

- If the skewness is between -0.5 and 0.5, the data are fairly symmetrical.
- If the skewness is between -1 and -0.5 or between 0.5 and 1, the data are moderately skewed.
- If the skewness is less than -1 or greater than 1, the data are highly skewed.

On the other hand, the formal definition of kurtosis is the standardized fourth population moment about the mean (DeCarlo, 1997). It is actually the measure of outliers present in the distribution (Jain, 2018). The rule of thumb would be:

- High kurtosis in a data set is an indicator that data has heavy tails or outliers.
- Low kurtosis in a data set is an indicator that data has light tails or lack of outliers.

The standard of comparison is a normal distribution, which has a kurtosis of 3. On the other hand, the surplus kurtosis is presented as $kurtosis - 3$. For instance, the kurtosis described by Excel is essentially the excess kurtosis. Westfall (2014) gives several explanations as below:

- The exactly kurtosis 3 is a normal distribution (excess kurtosis exactly 0). Any distribution with kurtosis ≈ 3 (excess ≈ 0) is called mesokurtic.
- A distribution that has light tails with kurtosis < 3 (excess kurtosis < 0) is called platykurtic.
- A distribution with heavy tails with kurtosis > 3 (excess kurtosis > 0) is called leptokurtic.

Therefore, the Table 4.3 below explained the skewness level for intention, attitude, subjective norms and PBC are fairly symmetrical and kurtosis level is considered as platykurtic as it falls under light tails for this study.

Table 4.3

Statistic Values of Skewness and Kurtosis (Descriptive Statistics) (n=136)

Variables	Mean	Std. Deviation	Skewness	Kurtosis
	Statistic	Statistic	Statistic	Statistic
Intention	3.81	.44	-.49	.28
Attitude	3.08	.45	-.07	-1.66
Subjective Norms	3.60	.46	-.13	-.65
Perceived Behavioural Control	3.19	.45	-.37	-.15

4.4 Reliability Test

As mentioned in the earlier chapter, the aim of the research reliability test is to assure that the study is performed without any bias and that the variables are consistent to evaluate a particular concept. Therefore, Cronbach's alpha coefficient was used to test the inter-item consistency for this study. George and Mallery (2003) mentioned that, if the Cronbach's alpha value exceeds 0.6, the consistency is regarded as acceptable. Table 4.4 shows the value of Cronbach's Alpha together with the internal consistency.

Table 4.4

Internal Consistency Measurement

Cronbach's Alpha	Internal Consistency
$\alpha > 0.9$	Excellent
$\alpha > 0.8$	Good
$\alpha > 0.7$	Acceptable
$\alpha > 0.6$	Questionable
$\alpha > 0.5$	Poor
$\alpha < 0.5$	Unacceptable

Source: George and Mallery (2003)

The total number of items measured in this study was 23 as shown in Table 4.5. Based on the result it shows that intentions towards KS achieved the highest Cronbach's Alpha value at 0.821 and the lowest value was 0.692 for attitude and PBC respectively.

Table 4.5
The Reliability Test Result for this Study (n = 136)

Variables	Number of Items	Cronbach's Alpha
Intentions Towards Knowledge Sharing	7	0.853
Attitude Towards Knowledge Sharing	5	0.692
Subjective Norms Towards Knowledge Sharing	5	0.802
Perceived Behavioural Control	6	0.692

4.5 Mean and Standard Deviation of Data Collection

As mentioned earlier, there are four variables in this study. The dependent variable for this study is KS intention and independent variables are attitude, subjective norms and PBC. The means and standard deviations of the variables are shown in Table 4.6. Based on the result, it shows that attitude scores the highest mean value of 3.90 and followed by intention mean value of 3.82. The PBC scored the lowest mean value of 3.33.

Table 4.6
Mean and standard deviation of variables

Variables	Dimension	Mean	Std. Deviation
Independent Variables	Attitude	3.90	0.31
	Subjective Norms	3.61	0.46
	Perceived Behavioural Control	3.33	0.43
Dependent Variables	Intention	3.82	0.45

4.5.1 Mean and Standard Deviation of Attitude

The mean and standard deviation of the independent variable of attitude are shown in Table 4.7. The most dominant factor in measuring the attitude value was the item “To me, sharing knowledge with my co-workers is harmful” which has the mean value of 4.40. Though, the items “To me, sharing knowledge with my co-workers is pleasant” marked the lowest mean value which was 3.58.

Table 4.7
Mean and standard deviation (Attitude)

Attitude	Mean	Std. Deviation
To me, sharing knowledge with my co-workers is harmful.	4.40	.493
To me, sharing knowledge with my co-workers is good.	3.99	.958
To me, sharing knowledge with my co-workers is pleasant.	3.58	.495
To me, sharing knowledge with my co-workers is worthless.	3.62	.596
To me, sharing knowledge with my co-workers is wise.	3.90	.743

4.5.2 Mean and Standard Deviation of Subjective Norms

Table 4.8 below explicate the mean and standard deviation of items used to measure subjective norms. The result revealed that, item “My boss thinks that I should share knowledge with my co-workers” marked the highest mean value of 3.79. On the other hand, the lowest mean value was scored for item “Generally speaking, I accept and carry out my boss's decision even though it is different from mine” which was 3.21.

Table 4.8
Mean and standard deviation (Subjective Norms)

Subjective Norms	Mean	Std. Deviation
My CEO thinks that I should share knowledge with my co-workers.	3.73	.590
My boss thinks that I should share knowledge with my co-workers.	3.79	.645
My colleagues think I should share knowledge with my co-workers.	3.77	.570
Generally speaking, I try to follow the CEO's policy and intention.	3.52	.666
Generally speaking, I accept and carry out my boss's decision even though it is different from mine.	3.21	.614

4.5.3 Mean and Standard Deviation of PBC

Mean and standard deviation of items that examined PBC are shown in Table 4.9. The highest mean value was 3.57 which was for the item “I have the ability to share knowledge with my co-workers”. The lowest mean value was the item “I have enough time available to share knowledge with my co-workers.” which indicated the value as 2.88.

Table 4.9
Mean and standard deviation (PBC)

Perceived Behavioural Control	Mean	Std. Deviation
I have enough time available to share knowledge with my co-workers.	2.88	.789
I have the necessary tools to share knowledge with my co-workers.	3.45	.606
I have the ability to share knowledge with my co-workers.	3.57	.554
Sharing knowledge with my co-workers is within my control.	3.35	.661
I am able to share knowledge with my co-workers easily.	3.30	.792
Even if I wanted to share, I do not have the means to share knowledge	3.41	.898

4.5.4 Mean and Standard Deviation of Intention

Table 4.10 below clarify the mean and standard deviation of items used to measure intention. The result discovered that, item “If given opportunity, I would share work with my co-workers.” marked the highest mean value of 4.10. Meanwhile, the lowest mean value was scored for item “If given opportunity, I would share internal reports and other official documents with my co-workers.” which was 3.39.

Table 4.10
Mean and standard deviation (Intention)

Intention	Mean	Std. Deviation
If given opportunity, I would share factual knowledge (know-what) from work with my co-workers.	4.05	.521
If given opportunity, I would share business knowledge about the customers, products, suppliers and competitors with my co-workers.	3.75	.767
If given opportunity, I would share internal reports and other official documents with my co-workers.	3.39	.896
If given opportunity, I would share work with my co-workers.	4.10	.612
If given opportunity, I would share know-how or tricks of the trade from work with my co-workers.	3.63	.543
If given opportunity, I would share expertise from education or training with my co-workers.	3.87	.542
If given opportunity, I would share know-why knowledge from work with my co-workers.	3.92	.559

4.6 Correlation Analysis

The Pearson Product-Moment Correlation Coefficient or Pearson Correlation Coefficient in short, is a single number that signifies the degree of relation between two variables (Davis & Smith, 2005). Pearson correlation analysis is a statistical method that described the strength and direction of the linear relationship between two variables (Pallant, 2010; Sekaran & Bougie, 2013; Davis & Smith, 2005).

Table 4.11
Correlation between Attitude and KS Intention

		Attitude
Knowledge Sharing Intention	Pearson Correlation	0.062
	Sig. (2-tailed)	0.475
	N	136
** Correlation is significant at the 0.01 level (2-tailed)		
* Correlation is significant at the 0.05 level (2-tailed)		

Table 4.12
Correlation between Subjective Norms and KS Intention

		Subjective Norms
Knowledge Sharing Intention	Pearson Correlation	0.295**
	Sig. (2-tailed)	0.000
	N	136
** Correlation is significant at the 0.01 level (2-tailed)		
* Correlation is significant at the 0.05 level (2-tailed)		

Table 4.13
Correlation between PBC and KS Intention

		Perceived Behavioural Control
Knowledge Sharing Intention	Pearson Correlation	0.190*
	Sig. (2-tailed)	0.027
	N	136
** Correlation is significant at the 0.01 level (2-tailed)		
* Correlation is significant at the 0.05 level (2-tailed)		

4.7 Multiple Regression Analysis

This analysis explains the regression aspect of the study and it determines whether the variables possess a positive or negative relationship and test the hypotheses.

Table 4.14
Summarize of Model

	R	R Square	Adjusted R Square	Std. Error of the Estimate	F
1	0.318 ^a	0.101	0.081	0.431	4.950

a. Predictors: (Constant), attitude, subjective norms, perceived behavioural control

b. Dependent Variable: intention

Table 4.14 above shows the independent variables that are attitude, subjective norms and PBC explain 10% of the dependent variable that is KS intention.

Table 4.15
Results of Multiple Regression

Coefficients					
	Unstandardized Coefficients		Standardized Coefficients		Sig.
	B	Std. Error	Beta	T	
(Constant)	2.167	0.592		3.660	0.000
1 Attitude	0.092	0.120	0.063	0.764	0.446
Subjective Norms	0.252	0.085	0.259	2.974	0.003
PBC	0.115	0.091	0.110	1.263	0.209

a. Dependent Variable: Knowledge Sharing Intention

Table 4.15 demonstrates the multiple regression results and presents the effect of attitude, subjective norms and PBC on KS intention. As shown in Table 4.15, the three variables were studied in this research: Attitude ($\beta=0.063$, $t=0.764$, $\text{sig}=0.446$) and PBC ($\beta=0.110$, $t=1.263$, $\text{sig}=0.209$) were found to be not significant in predicting KS intention. However, subjective norms ($\beta=0.259$, $t=2.974$, $\text{sig}=0.003$) were found to be significant in predicting KS intention.

4.8 Hypotheses Testing

Table 4.16
Summary of Hypotheses Findings

Hypothesis	Analysis	Result	Supported / Not Supported
Hypothesis 1 There is a significant relationship of attitude and knowledge sharing intention.	Multiple regression analysis	$p > 0.05$ (Not Significant)	Not Supported
Hypothesis 2 There is a significant relationship of subjective norms and knowledge sharing intention.	Multiple regression analysis	$p < 0.01$ (Significant)	Supported
Hypothesis 3 There is a significant relationship of perceived behavioural control and knowledge sharing intention.	Multiple regression analysis	$p > 0.05$ (Not Significant)	Not Supported

4.8.1 Hypothesis 1

H1: There is a significant relationship of attitude and knowledge sharing intention.

The result derived from the multiple regression presented in Table 4.15 has been demonstrated in Table 4.16. The result indicating that there is no significant relationship between attitude and KS intention. Hence, the result did not support hypothesis 1 as assumed in this study.

4.8.2 Hypothesis 2

H2: There is a significant relationship of subjective norms and knowledge sharing intention.

The outcome resulting from the multiple regression presented in Table 4.15 has been established in Table 4.16. The result indicating that there is a significant relationship between subjective norms and KS intention. Hence, the result supported hypothesis 2 as postulated in this study.

4.8.3 Hypothesis 3

H3: There is a significant relationship of perceived behavioural control and knowledge sharing intention.

The result obtained from the multiple regression presented in Table 4.15 has been verified in Table 4.16. The result indicating that there is no significant relationship between PBC and KS intention. Hence, the result did not support hypothesis 3 as postulated in this study.

4.9 Summary

This section provided the research results from the gathered information for data analysis. There were few data analytical tools has been used such as normality test, reliability test, mean and standard deviation, Pearson Correlation analysis and Multiple Regression analysis. Thereafter, analysis was made to ensure the objective of the study either attainable or not attainable. It is determined that not all hypotheses tested for this research are endorsed based on the assessment conducted on the information gathered. Lastly, this chapter concludes the supported and not supported of hypotheses. In the next chapter, further debates on the results will be provided.



CHAPTER FIVE

DISCUSSION AND CONCLUSION

5.0 Introduction

The data analysis and hypotheses were performed according to the objectives of study in the previous chapter. The discussion and comparison in this chapter, will deliver clearer picture and stronger validation for the relevance and reliability of the findings. Consequently, this chapter covers the discussion of results, study implications, recommendations, study limitations and suggestions for future studies as well as the conclusion of this study.

5.1 Summary of the Findings

In discussing the significance of KS intention specifically in the context of the banking environment, this study is performed with the objective of determining factors that influence the intention of KS. In order to achieve the intended objective, Ajzen's Theory of Planned Behaviour (TPB) (1991), was embraced. The sample selected for this study was bank employees from Perlis, Kedah and Penang namely as northern region of Malaysia.

This quantitative research was carried out by using questionnaires and distributed to the chosen sample by using purposive sampling and snowball technique. Prior to distribute the questionnaires to the respondents, a pilot study was carried out. The pre-test was conducted to measure the validity and reliability of the questionnaire and to

ensure it is appropriate for the purpose of this study. The respondents' reaction rate was discovered to be sufficient enough for this assessment to continue. Subsequently, the collected data was analysed by using Statistical Package for the Social Science software version 20 (SPSS). All three (3) hypotheses was analysed by using Pearson Correlation and Multiple Regression analysis.

5.2 Discussion of the Findings

The discussion on the following section will focus on the findings of each objectives of the study. The main objective of this study was to investigate factors might influence KS intention among bank employees in northern region of Malaysia. Precisely, the study was interested to test the relationship between attitude, subjective norms and PBC as independent variables in relation with KS intention as dependent variable.

Multiple regression analysis is to make a forecast about the dependent variable based on its covariance with all the concerned independent variables (Kothari, 2004). Therefore, in this study Multiple regression analysis results were identified and considered as final result. The findings were evaluated and compared with the findings from related study to have the rationale explained as well as to provide credibility and strong evidence to the study.

As mentioned earlier, in this study, all three hypotheses were tested Multiple Regression analysis. Results from Multiple Regression analysis for this study did not support Hypotheses 1 and 3. The findings showed that Hypotheses 1 and 3 were not significant. Only Hypothesis 2 is significant and supported in this study.

5.2.1 Relationship between Attitude and KS Intention

Objective 1: To examine whether attitude will influence knowledge sharing intention among bank employees in northern region.

The outcome of Multiple regression between attitude and KS intention among bank employees were negative. There was no significant relationship between attitude and KS intention with Sig. (2-tailed) value 0.446 ($p > 0.05$) and $\beta=0.063$. Therefore, the findings exposed that attitude does not significantly influence KS intention. Thus, Hypothesis 1 is not supported.

Attitude was found to be not significant on KS intention among bank employees in northern region which is contrary to the hypothesized relationships as theorized of TPB. Gururajan and Fink (2010) highlighted that individuals possess positive and negative attitude. Hence, it shows a positive relationship between these two variables which define as, favourable attitude towards sharing knowledge leads to a positive intention to share information and ultimately to real behaviours of KS (Bock & Kim, 2001). For example, if employees hold positive attitude towards KS behaviour, indirectly their intention to share knowledge will increase. Therefore, the KS process will take place effectively. On the other hand, KM in the organization would not be effective if employees hold the negative attitude towards KS. This could offer a plausible explanation to the findings of this study of the relationship between attitude and KS intention is not supported.

Although attitude appeared to be crucial in affecting the desire to share knowledge, the outcome may vary in different environments. The outcome in this research means that, the management's expectations on KS intention were not significant by bank employees and a possible explanation for this finding may be due to few factors.

Researcher assumed that one of the factors could be absence of supporting environment. For example, employees do not have sufficient time to activate the KS activity or lack of top management's support, promote or provide good supportive environment to their employees. Therefore, the supporting environment might influence employees' attitude.

Apart from support from the literature, the contextual background of the study may provide a plausible explanation of the finding. From the demographic factor, majority of the bank employees are female (69.1%). Generally, females are holding multi roles from family and employment perspective. Thus, KS become a noise and annoying issue for females as it consumes their time. Majority of bank employees are aged between 41 to 50 years old (42.6%) and employed in middle level management (75%). Hence, age factor might influence employee's competency and impact their attitude towards KS intention. Apart from that, education level also plays a crucial role in KS intention as 39.7% of the respondents are secondary school leavers. Thus, their thinking and time management capability might be influenced by their education background and indirectly impact KS intention. Consequently, attitude in this study was not linked to KS intention among bank employees.

5.2.2 Relationship between Subjective Norms and KS Intention

Objective 2: To examine whether subjective norms will influence knowledge sharing intention among bank employees in northern region.

The Multiple regression result of subjective norms and KS intention among bank employees in northern region was positive. There was a significant relationship between subjective norms and KS intention with Sig. (2-tailed) value 0.003 ($p < 0.01$)

and $\beta=0.259$. Therefore, the findings clearly indicate that subjective norms significantly influence KS intention. Hence, Hypothesis 2 is supported.

Subjective norms were found to be significant on KS intention among bank employees in northern region. This is consistent with previous studies conducted in various occupational clusters by (Ajzen, 1991; Armitage & Conner, 2001; Chennamaneni, 2006; Hrubes, Ajzen & Daigle, 2001; Randall & Gibson, 1991; Sparks & Shepherd, 1992). From the literature review, most studies discovered that subjective norms have significant impact on the sharing of knowledge.

Considering the subjective norms in this research, the intention of the bank employees to share knowledge can be affected by important people around them, including colleagues, subordinates, managers as well as top management. Individual's intention to share knowledge is generally linked to subjective norms as KS behaviour is commonly associated with communication between two or more individuals in a setting (Ajzen, 1991; Yang & Chen, 2007; Zhang & Jiang, 2015). From the demographic factor, majority of employees are at middle management (75%) and possess more than 20 years of experience (54.40%). Therefore, KS considered as effective and happened during communication among colleagues and subordinates. KS might be effective upon middle management employees give instructions, provide solutions and cascade higher management instructions to their colleagues on occupational matters. Subsequently, subjective norms in this study provide positive influence towards KS intention among bank employees hence, the hypothesis was supported.

5.2.3 Relationship between PBC and KS Intention

Objective 3: To examine whether perceived behavioural control will influence knowledge sharing intention among bank employees in northern region.

The relationship between PBC and KS intention among bank employees in northern region was negative. The outcome of the Multiple regression disclosed that there was no significant link between PBC and intention to share knowledge with Sig. (2-tailed) value 0.209 ($p > 0.05$) and $\beta=0.110$. Consequently, Hypothesis 3 also not supported.

This result was somewhat surprising because, as prior research showed, PBC has imperative relationships with intention (Ajzen, 1991; Armitage & Conner, 2001; Chennamaneni, 2006; Hrubes, Ajzen & Daigle, 2001; Randall & Gibson, 1991; Sparks & Shepherd, 1992). The outcome in this research means that, the PBC is not significant towards bank employees and a probable clarification for this finding may be due to the absence of supporting environment. According to Chennamaneni (2006), individuals will share their expertise based on their own time, resources and ability. However, generally employees do not have enough time to share knowledge and time to identify colleagues in need of specific knowledge (Riege, 2005). Generally, employees agree that they are capable of sharing knowledge. However, they found it is not within their control. This leads to the relevant explanation for this finding may be due to the absence of supporting environment.

Furthermore, the nature of this industry also influences individuals in terms of KS intention. Tough competition among banks to achieve their goals placed the pressure on employees' shoulder. The pressure from management to achieve individuals Key Performance Index (KPI) directly impact employee's intention to share knowledge. Employees tend to focus on achieving their KPI's instead of practising KS among the

employees. Consequently, supporting environment influence the relationship between PBC and KS intention among bank employees.

5.3 Implications of the Study

From this study, the consequences of studies can be classified into two components, including practical and theoretical implication. The practical implication means how this research can help enhance and resolve the particular problem linked to the study area. Meanwhile, the theoretical implication focuses on the study's significance and contribution to the current body of knowledge in order to broaden the theoretical understanding of the subject matter.

5.3.1 Practical Implications

The present study revealed that employees attitude plays a crucial role in influencing KS intention among bank employees. According to Ryu, Ho and Han (2003), people will not share their knowledge because they do not believe those are precious and significant. Thus, engagement from management to ensure KS behaviour is actively practiced at all level of employees is important. Bank management should encourage employees to be enthusiastic from time to time. Hence, this engagement might influence employees' attitude to change positively and engaged in KS behaviour.

Besides, in order to improve this situation, this research can be a future guidance for banking sectors Human Resource Department to scrutinize the factors and find ways to overcome it. Management's participation will definitely improve KS intention among bank employees.

5.3.2 Theoretical Implications

A search in the past literature review regarding issues of KS intention has exposed that, there is no such research has been conducted on individual factors that influence KS intention among bank employees in northern region of Malaysia. Therefore, this research enlightened the individual factors based on behaviourism theory to appreciate and determine the factors that affecting bank employees KS intention in Malaysian banking industry.

Theoretically, this study tried to present a new contribution by emerging a model that gathers few individual factors that affect bank employees in KS intention. Besides, this study also revealed how KS intention influenced by employees' attitude and PBC. Finally, the knowledge obtained from this research can be embedded beyond the banking sector framework and making it more appropriate for another sector. This makes it possible to apply theoretical observations to other organizational settings.

5.4 Limitation of the Study

This research was conducted as a preliminary research of KS intention that focused on the context of the banking sector. The scope of this research is limited to bank employees from northern region of Malaysia. Therefore, the findings attained in the conduct of this research cannot be generalized in a broader context, as the results could be differed in a larger study. Furthermore, since this research is conducted within a restricted time frame, limited variables were used to determine the intention towards KS behaviour. Although studies on KS behaviour was extensively done, it was quite challenging in finding supporting literatures related to banking industry from Malaysian context.

5.5 Recommendations for Future Research

In expanding this study in a broader context, future research is anticipated to be carried out from a broader banking industry view. A comprehensive research can assist to provide a general overview of the behaviour of KS intention, particularly from the banking industry perspective in Malaysia. It is recommended to include additional variables in conducting of future study which can deliver descriptions for new factors in KS intention. Similarly, extra factors in the research may also support a broader contribution of information in the research. In addition, it is recommended to incorporate extra theory into the research which may, from a broader view, encourage comprehensive evaluation of KS intention.

5.6 Conclusion

The research has generally satisfied its three (3) primary goals. Firstly, it is to identify the influence of attitude towards KS intention. Secondly, it is to examine the interactions between subjective norms and KS intention and thirdly to investigate the influence between PBC and KS intention. However, only subjective norms have established the positive impact on KS intention.

Constructed on the results, this study discusses research hypotheses and offers several recommendations to enhance future study for sharing organizational expertise. To conclude, citing the increasing importance of KS in KM, banking sector should identify the factors that encourage or discourage KS behaviour in organizational context. Organization and staff must collaborate to promote KS to be effective and to maintain the survival of organization in the industry.

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APPENDIX A - Questionnaires



RESEARCH ON KNOWLEDGE SHARING BEHAVIOUR AMONG BANK EMPLOYEES

Dear Sir/Madam,

I am a Masters of Human Resource Management (MHRM) student from Universiti Utara Malaysia. This research is about knowledge sharing behaviour among bank employees. Therefore, I would be very much grateful if you could kindly spare some of your valuable time to answer this questionnaire. The purpose of this survey is to gather information regarding the determinants of knowledge sharing behaviour among bank employees. In order to accomplish this goal, your complete, honest participation is highly sought. There is no right or wrong answer.

I sincerely hope you could spend some time to answer this survey. The results from this survey will be used solely for academic research purposes only. Responses will be kept confidential and no individual or company will be identified by name in the research report. If you have questions or concerns, please do not hesitate to contact me at 012-5757 010.

Your cooperation is greatly appreciated.

Saravanan Nadason

Othman Yeop Abdullah Graduate School of Business

Universiti Utara Malaysia

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A: Demographics - Please check the category that is most appropriate.

Gender

☐ Male ☐ Female

Age Group

- ☐ Below 21 years old
☐ 21 to 30 years old
☐ 31 to 40 years old
☐ 41 to 50 years old
☐ 51 to 60 years old
☐ Above 60 years old

Level of Education

- ☐ Some High School
☐ SPM
☐ STPM/Diploma
☐ Bachelor Degree
☐ Master's Degree
☐ Doctorate Degree
☐ Other - Please Specify_____

Years working in Banking Industry

- ☐ Less than 5 years
☐ 6 to 10 years
☐ 11 to 15 years
☐ 16 to 20 years
☐ 21 to 25 years
☐ Above 25 years

Level of Management

- ☐ Low
☐ Middle
☐ High
☐ Top
☐ Other - Please Specify_____

Please indicate how strongly you agree or disagree with each statement by circling the most appropriate response based on the following scale.

1 = Strongly Disagree 2 = Disagree 3 = Uncertain 4 = Agree
5 = Strongly Agree

Note: KNOWLEDGE includes know-what (important factual information – e.g., what product is appropriate for customer), know-how (skill and procedures – e.g., how to cross sell the product), and know-why (understanding cause and effect relationships – e.g., understanding why the product is suitable).

B: Intention Towards Knowledge Sharing

1. If given opportunity, I would share factual knowledge (know-what) from work with my co-workers. 1 2 3 4 5
2. If given opportunity, I would share business knowledge about the customers, products, suppliers and competitors with my co-workers. 1 2 3 4 5
3. If given opportunity, I would share internal reports and other official documents with my co-workers. 1 2 3 4 5
4. If given opportunity, I would share work experiences with my co-workers. 1 2 3 4 5
5. If given opportunity, I would share know-how or tricks of the trade from work with my co-workers. 1 2 3 4 5
6. If given opportunity, I would share expertise from education or training with my co-workers. 1 2 3 4 5
7. If given opportunity, I would share know-why knowledge from work with my co-workers. 1 2 3 4 5

C: Attitude Towards Knowledge Sharing

- | | | | | | |
|--|---|---|---|---|---|
| 1. To me, sharing knowledge with my co-workers is harmful. | 1 | 2 | 3 | 4 | 5 |
| 2. To me, sharing knowledge with my co-workers is good. | 1 | 2 | 3 | 4 | 5 |
| 3. To me, sharing knowledge with my co-workers is pleasant. | 1 | 2 | 3 | 4 | 5 |
| 4. To me, sharing knowledge with my co-workers is worthless. | 1 | 2 | 3 | 4 | 5 |
| 5. To me, sharing knowledge with my co-workers is wise. | 1 | 2 | 3 | 4 | 5 |

D: Subjective Norms towards Knowledge Sharing

- | | | | | | |
|---|---|---|---|---|---|
| 1. My CEO thinks that I should share knowledge with my co-workers. | 1 | 2 | 3 | 4 | 5 |
| 2. My boss thinks that I should share knowledge with my co-workers. | 1 | 2 | 3 | 4 | 5 |
| 3. My colleagues think I should share knowledge with my co-workers. | 1 | 2 | 3 | 4 | 5 |
| 4. Generally speaking, I try to follow the CEO's policy and intention. | 1 | 2 | 3 | 4 | 5 |
| 5. Generally speaking, I accept and carry out my boss's decision even though it is different from mine. | 1 | 2 | 3 | 4 | 5 |

E: Perceived Behavioural Control

1. I have enough time available to share knowledge with my co-workers. 1 2 3 4 5
2. I have the necessary tools to share knowledge with my co-workers. 1 2 3 4 5
3. I have the ability to share knowledge with my co-workers. 1 2 3 4 5
4. Sharing knowledge with my co-workers is within my control. 1 2 3 4 5
5. I am able to share knowledge with my co-workers easily. 1 2 3 4 5
6. Even if I wanted to share, I do not have the means to share knowledge. 1 2 3 4 5

Please provide us any comments/suggestions that you may have related to knowledge sharing at work place or on the questionnaire:

Thank you for your time, cooperation and support.

APPENDIX B - Respondents Profile

Gender

	Frequency	Percent	Valid Percent	Cumulative Percent
Male	42	30.9	30.9	30.9
Valid Female	94	69.1	69.1	100.0
Total	136	100.0	100.0	

Age

	Frequency	Percent	Valid Percent	Cumulative Percent
21 to 30 years old	14	10.3	10.3	10.3
31 to 40 years old	52	38.2	38.2	48.5
Valid 41 to 50 years old	58	42.6	42.6	91.2
51 to 60 years old	12	8.8	8.8	100.0
Total	136	100.0	100.0	

Education

	Frequency	Percent	Valid Percent	Cumulative Percent
SPM	54	39.7	39.7	39.7
STPM/Diploma	39	28.7	28.7	68.4
Valid Bachelor Degree	39	28.7	28.7	97.1
Master's Degree	4	2.9	2.9	100.0
Total	136	100.0	100.0	

Working Experience

	Frequen cy	Percent	Valid Percent	Cumulative Percent
Less than 5 years	8	5.9	5.9	5.9
6 to 10 years	20	14.7	14.7	20.6
11 to 15 years	32	23.5	23.5	44.1
Valid 16 to 20 years	2	1.5	1.5	45.6
21 to 25 years	37	27.2	27.2	72.8
above 25 years	37	27.2	27.2	100.0
Total	136	100.0	100.0	

Level

	Frequency	Percent	Valid Percent	Cumulative Percent
Low	28	20.6	20.6	20.6
Valid Middle	102	75.0	75.0	95.6
High	6	4.4	4.4	100.0
Total	136	100.0	100.0	

APPENDIX C - Result of Reliability Test

a) Reliability Result of Intention

Case Processing Summary

		N	%
Cases	Valid	136	100.0
	Excluded ^a	0	.0
	Total	136	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.821	.853	7

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
factual knowledge	22.65	7.828	.622	.752	.791
business knowledge	22.96	6.739	.649	.458	.782
internal report work	23.32	8.010	.217	.388	.880
experience	22.60	7.382	.648	.818	.783
tricks of trade	23.08	7.838	.585	.528	.795
expertise	22.84	7.411	.749	.683	.772
know why	22.79	7.295	.764	.671	.768

b) Reliability Result of Attitude

Case Processing Summary

		N	%
Cases	Valid	136	100.0
	Excluded ^a	0	.0
	Total	136	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.692	.665	5

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
harmful	13.84	3.603	.714	.641	.567
good	11.45	1.983	.845	.770	.395
pleasant	11.85	4.719	.101	.228	.749
worthless	13.06	4.367	.185	.268	.735
wise	11.54	3.184	.545	.476	.596

c) Reliability Result of Subjective Norms

Case Processing Summary

	N	%
Valid	136	100.0
Cases Excluded ^a	0	.0
Total	136	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.802	.800	5

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
CEO	14.30	3.634	.601	.684	.760
boss	14.24	3.115	.791	.790	.694
colleague	14.26	3.733	.578	.439	.767
CEO's policy	14.51	3.156	.732	.599	.714
boss decision	14.82	4.270	.271	.314	.854

d) Reliability Result of Perceived Behavioural Control

Case Processing Summary

	N	%
Valid	136	100.0
Cases Excluded ^a	0	.0
Total	136	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.692	.701	6

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
have enough time	16.26	4.459	.720	.653	.536
have necessary tolls	15.69	6.422	.226	.109	.705
have ability within control	15.57	6.202	.354	.494	.673
share easily	15.79	5.473	.509	.406	.626
do not have mean	15.84	4.255	.797	.769	.503
	16.55	6.294	.085	.348	.781

APPENDIX D - Result of Descriptive Statistics

a) Descriptive Statistics of Intention

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation	Skewness
	Statistic	Statistic	Statistic	Statistic	Statistic	Statistic
factual knowledge	136	3	5	4.05	.521	.070
business knowledge	136	1	5	3.75	.767	-.836
internal report	136	1	5	3.39	.896	-1.356
work experience	136	3	5	4.10	.612	-.058
tricks of trade	136	3	5	3.63	.543	.048
expertise	136	3	5	3.87	.542	-.092
know why	136	2	5	3.92	.559	-.548
Valid N (listwise)	136					

Descriptive Statistics

	Skewness	Kurtosis	
	Std. Error	Statistic	Std. Error
factual knowledge	.208	.732	.413
business knowledge	.208	1.653	.413
internal report	.208	1.421	.413
work experience	.208	-.335	.413
tricks of trade	.208	-.919	.413
expertise	.208	.238	.413
know why	.208	1.805	.413
Valid N (listwise)			

b) Descriptive Statistics of Attitude

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation	Skewness	
	Statistic	Statistic	Statistic	Statistic	Statistic	Statistic	Std. Error
harmful	136	4	5	4.40	.493	.394	.208
good	136	3	5	3.99	.958	.030	.208
pleasant	136	3	4	3.58	.495	-.332	.208
worthless	136	3	5	3.62	.596	.357	.208
wise	136	3	5	3.90	.743	.168	.208
Valid N (listwise)	136						

Descriptive Statistics

	Kurtosis	
	Statistic	Std. Error
harmful	-1.873	.413
good	-1.929	.413
pleasant	-1.919	.413
worthless	-.669	.413
wise	-1.163	.413
Valid N (listwise)		

c) Descriptive Statistics of Subjective Norms

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation	Skewness	
	Statistic	Statistic	Statistic	Statistic	Statistic	Statistic	Std. Error
CEO	136	3	5	3.73	.590	.148	.208
boss	136	3	5	3.79	.645	.221	.208
colleague	136	3	5	3.77	.570	.026	.208
CEO's policy	136	2	5	3.52	.666	.299	.208
boss decision	136	1	5	3.21	.614	-.157	.208
Valid N (listwise)	136						

Descriptive Statistics

	Kurtosis	
	Statistic	Std. Error
CEO	-.517	.413
boss	-.659	.413
colleague	-.323	.413
CEO's policy	-.228	.413
boss decision	2.123	.413
Valid N (listwise)		



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APPENDIX E - Result of Multiple Regression Analysis

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.318 ^a	.101	.081	.43125

a. Predictors: (Constant), subjective norms, attitude, perceived behavioural control

b. Dependent Variable: Intention

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	2.762	3	.921	4.950	.003 ^b
	Residual	24.549	132	.186		
	Total	27.311	135			

a. Dependent Variable: Intention

b. Predictors: (Constant), subjective norms, attitude, perceived behavioural control

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1	(Constant)	2.167	.592	3.660	.000
	attitude	.092	.120	.764	.446
	Subjective Norms	.252	.085	2.974	.003
	PBC	.115	.091	1.263	.209

a. Dependent Variable: intention



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Appendix F - Results of Pearson Correlation

Correlations		intention	attitude	Subjective Norms	PBC
intention	Pearson Correlation	1	.062	.295**	.190*
	Sig. (2-tailed)		.475	.000	.027
	Sum of Squares and Cross-products	27.311	1.163	8.262	4.989
	Covariance	.202	.009	.061	.037
	N	136	136	136	136
attitude	Pearson Correlation	.062	1	.010	-.036
	Sig. (2-tailed)	.475		.904	.677
	Sum of Squares and Cross-products	1.163	12.960	.201	-.651
	Covariance	.009	.096	.001	-.005
	N	136	136	136	136
Subjective Norms	Pearson Correlation	.295**	.010	1	.318**
	Sig. (2-tailed)	.000	.904		.000
	Sum of Squares and Cross-products	8.262	.201	28.795	8.572
	Covariance	.061	.001	.213	.063
	N	136	136	136	136
PBC	Pearson Correlation	.190*	-.036	.318**	1
	Sig. (2-tailed)	.027	.677	.000	
	Sum of Squares and Cross-products	4.989	-.651	8.572	25.189
	Covariance	.037	-.005	.063	.187
	N	136	136	136	136

** . Correlation is significant at the 0.01 level (2-tailed).

* . Correlation is significant at the 0.05 level (2-tailed).